

CITY OF COLUMBUS

2004 – 2009 CONSOLIDATED PLAN
FOR HOUSING AND COMMUNITY DEVELOPMENT

STRATEGY AND ANNUAL PLAN - FISCAL YEAR 2005

DRAFT



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**CONSOLIDATED PLAN FOR
HOUSING AND COMMUNITY DEVELOPMENT
CITY OF COLUMBUS
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CONSOLIDATED PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT

City of Columbus - 2004

On December 22, 1994 the U.S Department of Housing and Urban Development (HUD) issued regulations requiring communities participating in various HUD programs to prepare "Consolidated Plans" covering housing and community development needs and strategies and action plans to meet these needs. The Consolidated Plan combines previous requirements for communities to prepare separate Community Development Plans and Comprehensive Housing Affordability Strategies for the Community Development Block Grant Program as well as plans for other HUD grant programs.

Programs subject to the Consolidated Plan planning requirements include the Community Development Block Grant Program (CDBG), rehabilitation programs for owner and tenant occupied housing, programs providing home ownership assistance, programs providing assistance for the development of housing for the elderly and handicapped and various programs providing housing and support services for the homeless and others with special needs.

The Consolidated Plan consists of a Housing and Homeless Needs Assessment including housing needs and market conditions projected for a 5 year period, a 5-Year Strategy with priorities for addressing housing and other non-housing community development needs and a 1-Year Plan covering allocation of resources and implementation.

I. THE PLAN DEVELOPMENT PROCESS

a. Designation of the Lead Agency

The City of Columbus has designated the Department of Community Development (CD) as the lead agency for the development and implementation of the Year 2004 Consolidated Plan. The Department of Community Development is also responsible for overseeing the citizen participation and consultations with social service agencies in the plan development process.

b. Participants in the Planning Process

Specific agencies and groups contacted include: the Mayor's Office, members of the Columbus City Council, the United Way of Bartholomew County, Love Chapel, Senior Center, Lincoln Central Neighborhood, Columbus Housing Authority, Housing Partnerships, Inc., Columbus/Bartholomew County Planning Department, the Bartholomew County Commissioners and County Council Representatives, Columbus

Enterprise Development Corporation, Columbus Economic Development Board, the Foundation for Youth, Columbus Engineering Department, Human Services, Inc., Turning Point, Quinco Behavioral Health Systems. Developmental Services Inc., the Salvation Army, SuCasa, Volunteers in Medicine, Family Self-Sufficiency, CASA, the Ecumenical Assembly, Bartholomew County Board of Health and the Homeless Coalition.

c. Summary of the Citizen Participation Process

Federal regulations, which implement the Consolidated Plan requirement, provide specific procedures designed to provide citizens and interested agencies or organizations an opportunity to participate in the development of the Consolidated Plan. These requirements include:

1. Publication of notice regarding the availability of the Consolidated Plan including a listing of where the Consolidated Plan may be reviewed.
2. Provision of a minimum of 30 days for citizens to comment on the proposed Consolidated Plan.
3. Holding of at least two public hearings at various stages of the proposed Consolidated Plan.
4. Provision of reasonable access to records regarding uses of funds for affordable and assisted housing over the past five years.
5. Consideration of the views and comments of citizens and preparation of the Consolidated Plan. Section d. includes a summary of comments received.

Notice of the availability of the Consolidated Plan – Strategy and Annual Plan was published in the “The Republic” on May 28, 2004 with copies of the Plan available at the Bartholomew County Library, Columbus City Hall and on the Columbus website on June 1, 2004.

The first Public Hearing on the 2004 Consolidated Plan was held on April 1, 2004 at the Columbus City Hall. Twenty three people attended the hearing, including representatives of housing and social service agencies, one community resident, representatives of the City of Columbus and one media representative. Discussion centered on the overall objectives of the CDBG Program, housing and community development needs, impediments to fair housing, the location of the low-income neighborhoods that would be targeted and the amount of funds that could be allocated to public services and social service agencies.

On April 15, 2004 and May 6, 2004, the staff of the Department of Community Development and Administrative Resources association met with two groups of housing and social service agency representatives to solicit comments on community needs and housing programs. The meetings included a review of relevant census information,

identification of goals and strategies for housing and community development needs and asking the participants to prioritize program goals for the next five years. A total of seven agency representatives attended the meetings and contributed their ideas to the process. The agencies represented included the Columbus Housing Authority, Human Services Inc., Children Inc., Advocates for Children, Horizon House, Turning Point and Senior Citizen Services.

The final Public Hearing is to be held on June 14, 2004 at the Columbus City Hall.

d. Comments Received

No comments were received concerning the Citizens' Participation Plan. Listed below are issues and concerns from the April 1 public hearing. The results and minutes from the public hearing and of the two agency/community consultations are contained in Appendix 3 of this Plan. The following community development issues were identified and agreed on by the plan participants as priorities are described below:

Community Development needs/concerns:

Water/Sewer/Storm water:

- I don't have knowledge of the needs, but if there are issues, they should be addressed
- Upgrades to the systems
- East Columbus, infrastructure to meet federal/state mandates/Reduce flooding; Recycle

Senior Citizen Centers:

- New center facility - plan and construct, Additional locations; need for a larger facility in future; future planning for needs

Community facilities:

- Expand Columbus Art & Dance Center, or move into a larger building for Community Art, Dance & Music Center; Art Facility (music, art, dance)

Healthcare Center

- Expand Volunteers in Medicine, in a more centralized location

Downtown Revitalization:

- "River Front" redevelopment; parking improvements; money to make second-stories usable; more appealing design-streets; improve or upgrade the parking facilities; sidewalk consistency (help for homeowners portion of fees); sidewalk assistance; for businesses and residential lofts
- Downtown - 2nd stories downtown; downtown low cost housing to better access facilities; sidewalks
- Little available downtown; childcare for infancy care primarily (enhancement of childcare facilities through issues of flexible schedules, affordable & quality care)

- The Arts-entertainment-social-development of downtown; business-growth-promote-downtown-community (arts, business, housing, life, etc.)

Infrastructure in Support of Affordable Housing:

- Sidewalk/pedestrian circulation improvements (both new construction & replacement)
- Sidewalk & accessible ramps

Daycare Center

Economic Development

- Self-sufficiency/quality of life/employment training (one program)

Miscellaneous:

- Public transportation/bike lanes/bike racks
- Arts for low-income children

Housing Concerns:

Emergency Shelter

- Singles & families; for single individuals-small not large overnight; expand Love Chapel; individual housing; transitional shelter for a small number; a place with 3-4 units for people in transition

Youth Shelter:

- Something for kids to do

Transitional Housing Rehabilitation

- Only 3 units in Bartholomew County; need with public services
- In Central neighborhoods/eastside; more places close to downtown
- Rental housing rehabilitation
- In Central neighborhoods/eastside, rehab for disabled/seniors/low-income

Owner-Occupied Rehabilitation:

- Renter to homeowner transition; get more people in homes; for rental properties

Miscellaneous:

- Affordable Housing/rental & home ownership, more subsidy for low-income housing
- Increase residential areas close or in downtown
- Single adult homeless housing.
- Good, quality housing affordable; more subsidy on rent

Fair Housing Needs/Concerns:

1. Working with legal aid to stop some fair housing issues occurring with new apartment complex.
2. Assistance with home ownership for elderly, disabled and low income - could be down payment or reduced interest on "gift".
3. Miscellaneous assistance for low-income for emergency use-security deposits, utilities, etc.

4. Improve code enforcement and inspections. Follow up with violations and enforcement - cars, trash, number of people living in one house.
5. A blend of low/mod/upper income housing in River Front project would greatly enhance downtown.
6. Zoning code has no provision for duplex/triplex.
7. Affordable owner occupied housing.
8. Geographic distribution could be improved.
9. Education and/or enforcement of leases for low-income persons-persons are being left out on the street with hours to get out of their homes
10. Zoning issues for small apartment complexes.
11. More and better housing close to downtown.
12. Increase residential (affordable) close or in the downtown area and somehow tie in this with more parking, more business and shops. Ideally a structure for all these to be available in one building.
13. Available affordable housing, rental as well as owner-occupied
14. Infrastructure in older neighborhoods.
15. Really I am unfamiliar with any issues personally or with my clientele. I have always been amazed at how accommodating Columbus is to lower income situations.
16. People with poor credit history trying to purchase/rent
17. Poor financial history (poor choices).
18. Lack of structured, required tenant-landlord training.
19. Absentee landlords, slum lord mentality.
20. Sidewalks.
21. An expansion in cooperation with the river project.
22. Due to lack of Government regulated housing, many landlords will impose their own regulations, leaving many individuals/families homeless - implement quality housing enforcements.
23. There is a group that presently is meeting to determine the real needs of homeless. This group is comprised of most of the social services in the community. There is an agreement that much of the need is for families and individuals are "transitional" - not a homeless overnight shelter. Approximately 221 single individuals last year, equates to 18 a month, which transitional housing can handle.

The top areas of concern as prioritized by the citizens were as follows:

Downtown Revitalization The participants noted a number of concerns but the consensus was that the downtown could use housing, parking and riverfront development. It was also important to the participants that culture and the arts be a part of the downtown revitalization efforts.

Neighborhood Improvements/Sidewalks: The issue of sidewalks was mentioned in a

variety of ways and contexts. The general consensus was that the many of the neighborhoods had decaying, dilapidated or non-existent sidewalks and that this was prevalent in low/mod census tracts.

Senior Center/Programs: Comments and issues were raised by the participants addressing the quality and special allocations of the current senior facility. Representatives from the seniors also addressed the need for a new facility and expanded programs.

Community Facilities: Participants expressed concern over arts and cultural facilities in the city. They feel that there needs to be more facilities like a community center for the arts. However there were also some that felt the Volunteers in Medicine is in need of an expansion.

Rental Housing: The participants expressed the need for increasing the standard of rental housing units in the community. Specifically noted by the Columbus Housing Authority was the apathy of the landlords and of some the tenants.

Transitional Housing: An issue raised by the participants was the need for transitional housing for both families and single individuals. The representatives from Housing Authority and Horizon House also stated that there is a need for transitional housing for single persons with substance abuse problems. The need for transitional housing was identified as the highest priority in one discussion group.

Rehabilitation of Owner Occupied Homes: Several agencies saw a need for rehabilitation of owner occupied homes occupied by low-income persons. In addition to rehabilitating the housing units, rehab programs can build relationships with agencies that can help low income families with other problems such as identifying predatory lenders. If owner occupied rehab programs are concentrated in a specific neighborhood, rehab loan programs can eliminate blight and stabilize low-income neighborhoods.

These citizen comments have been incorporated into the Plan where possible.

Definitions

Unless otherwise indicated, terms used in this report carry the meaning described in the Attachments.

II. HOUSING AND HOMELESS NEEDS ASSESSMENT

This section is intended to summarize available data on the most significant current housing needs of very low-income, low-income and moderate-income families and to provide projections of those needs over the five-year period covered by the Consolidated Plan. This section also summarizes the most significant current supportive housing needs of homeless persons and others with special needs.

Several sources were consulted in this assessment of housing needs of the City of Columbus. Sources consulted included:

- Special 1990 Census Tabulations prepared by the Economic and Market Analysis Division of HUD.
- A Housing Assessment Study prepared with assistance from the Indiana Housing Finance Authority by SDG, Inc.
- Information from the Bartholomew County Building Inspectors
- Information from the Columbus school system, Bartholomew County School Corporation
- Information from the Columbus Housing Authority Annual Report
- Information from the Horizon House, a division of Human Services, Inc.

The information that was gathered will be summarized and then the overall housing needs and the needs of various subgroups will be discussed.

Table 1 presents data regarding housing needs of "very low", "low" and "moderate" income renter and owner occupied households based on the 2000 Census. This data reflects special 2000 Census tabulations prepared by the HUD Economic and Market Analysis Division. According to this table, there are 15,824 households in the city of Columbus experiencing housing problems. Of these, 5,632 or 36% of the total households with housing problems are renters. Sixty four percent of the total households or 10,192 households with housing problems are home-owners. The information in this table will be discussed in more depth in the analysis of housing needs of particular income groups.

Independent of census data, the city has developed estimates of housing conditions and rehabilitation needs in the city. A "windshield" survey of housing units in identified target areas was conducted in Columbus and other communities throughout Bartholomew County. The process for the survey was to visually inspect housing units while slowly driving streets and roads throughout Bartholomew County.

It must be noted that the "windshield" survey was not intended to itemize each housing unit in a given area. Efforts were made to target areas of concentrated low-income households. Because of this process, new subdivisions and luxury home development were avoided and older, urban neighborhoods received greater attention from the surveyor. It was hoped that this method would

lead to an increased likelihood in finding dilapidated housing stock, the rating criteria for the survey is generally broken down into four (4) major categories. These four categories are assigned a number for each of the corresponding rating conditions. The four ratings and criteria for each category were as follows:

- 1 = Good Condition: No visible repairs are needed;
- 2 = Minor Repairs: A couple of minor repairs are needed, but nothing of a serious nature;
- 3 = Major Repairs: Serious and/or multiple repairs are needed, including areas such as: roof in poor condition, windows in need of repair or replacement, serious signs of dilapidation and/or deterioration, and bad foundational and structure conditions exists;
- 4 = Condemnable/Unsafe for Living: Major health and safety concern exist, unit(s) is uninhabitable, and structure is in need of removal.

The most significant concern was with housing units scoring 3 or 4. The vast majority of housing in Bartholomew County is in excellent condition.

Large areas of blight were revealed in two communities:

- Lincoln Central
- East Columbus

In the Lincoln Central neighborhood approximately 96 housing units were considered to be in need of major repair or suitable for condemnation. Of that 96, only six units were believed eligible for condemnation. The Lincoln Central neighborhood boundaries are the same as the boundaries for U.S. Census Tract 101 and contain approximately 2,310 housing units. It must be noted however, that not every housing unit was surveyed. The Lincoln Central neighborhood is predominately renter-occupied, only about 36 percent of all occupied units are owner-occupied.

The East Columbus neighborhood contains U.S. Census Tracts 107 and 108. Combined, these census tracts contain 3,321 housing units. Only 58 homes rated a three or four, equaling to about 2 percent of all housing units. East Columbus is almost evenly split between renter and owners.

In most cases, it appeared that the dilapidated homes were clustered in a low-income neighborhood with high proportion of renters. This signals the urgent need for housing and neighborhood revitalization programs. Although the percentage of occupied housing may be higher in some very small neighborhoods, the severity of dilapidated housing appears greater in the Lincoln Central and East Columbus neighborhoods due to the quantity of housing in need of repair.

When developing affordable housing programs, efforts should be targeted for areas with the greatest need. The housing condition inventory helps affordable housing providers and local government representatives prioritize projects and

develop new initiatives. The action plan presented in this plan is intended to address the areas of blight revealed in the housing condition survey.

The Columbus Department of Community Development staff contacted the Bartholomew Consolidated School Corporation to determine the racial composition of students. The intent was to verify the perception that the city has an increased number of Hispanic persons. The information from the schools is shown in Table 2. In the 1999-2000 school year, Hispanic students were 3% (232 students) of the total school population in Columbus. Thirty five percent (35%) of students now receive free and reduced lunches. Both areas have shown a steady increase each year.

A growth rate of 4.2% is expected for the time period 1999 to 2004. However, the numbers of households are expected to increase at a slightly greater rate of 6.13% during this same time period. The census states that in 2000, 2.8% of the population of Columbus is of Hispanic origin. Assuming that both the 2000 Census and the school corporation numbers are somewhat accurate, this suggests that the Hispanic population is becoming younger than the population of Columbus as a whole.

The Columbus Housing Authority reports that in its Section 8 Program 201 families are currently on its waiting list and the list is open. The Housing Authority estimates that 100 percent of households on the waiting list meet federal preferences. One hundred seventy (170) of these are extremely low income (85%), 27 very low income and 4 are low income. One hundred twelve (112) of the families have children, 13 families are elderly and 45 are families with disabilities. The ethnic make up of this list is as follows: 182 are white, 19 African American and 1 is Hispanic.

The Columbus Housing Authority reports that in public housing assistance program 217 families are currently on its waiting list and the list is open. The Housing Authority estimates that 100 percent of households on the waiting list meet federal preferences. One hundred eighty two (182) of these are extremely low income (84%), 27 very low income and 8 are low income. One hundred thirty three (133) of the families have children, 12 families are elderly and 55 are families with disabilities. The ethnic make of this list is as follows: 201 are white, 15 African American, 1 American Indian and 3 are Hispanic. Need by bedroom is as follows: 66 need 1 bedroom, 107 need 2 bedrooms, 43 need 3 bedrooms, and 1 needs a 4 bedroom.

The PHA has found the following needs:

- Shortage of affordable housing unit under its management.
- Assistance for families at or below 30% of median income.
- Assistance for families at or below 50% of median income

a. Estimated Housing Needs

The estimated housing needs for the city over the next five years can be determined by reviewing the 1990 census tables showing persons who currently have housing problems. The census information is the most reliable and detailed information available at the current time. The census information on housing needs is reflected in CHAS Table Data (Table 1).

Additional information was collected about the population increase since 1990 and expected population increases over the next five years. Census data documents that the 2000 population of Columbus is 39,059 persons, a 18% increase since 1990. This population growth between 1990 and 2000 added 3,135 new households to the city during this time period. In 2000, approximately 40% of the households in the City of Columbus had incomes less than 80% of the Area Median Income.

Assuming that the new households experience housing problems at the same rate as the existing households; 20% or 293 of these new households will experience housing problems.

The second component of housing need can be determined by analyzing the number of household currently having housing problems. According to Table 1, there are currently 1,793 households in the city of Columbus experiencing housing problems.

Assuming that the 1,793 households in the city having housing problems have housing needs and that about 293 of the new households will experience housing problems; the housing needs of the City of Columbus are conservatively estimated at 2,086 households with housing needs for the next five years.

b. Housing Needs of Specific Groups of Persons

The housing needs of persons in various income categories, and of renters and home owners, of the elderly persons and persons with disabilities and single persons and various other categories are discussed below.

b. 1. Housing Needs of Renters

Renters – 0% to 30% of Median

In 2000, there were 646 renters with incomes below 30% of median in the City of Columbus that experienced housing problems. Virtually all of these problems were related to cost burden. Almost half of the households in this income category pay more than 50% of their income for rent. Among tenant families, small families have the highest percentage of cost burden and the highest number of cost burden related housing problems. According to Table 1, 71.4% of large households with income 0-30% of MFI had housing problems compared to 34.5% of large households with income 31-50% of MFI. Presumably, this indicates that many of the

city's large, lowest income households are already receiving housing assistance. It is likely that any tenant with income of 0-30% of MFI which does not have housing problems is already receiving some form of housing assistance. As indicated above, Hispanics are predominately tenants and represent a disproportionate share of the lowest income households

Renters – 31% to 50% of Median

There are 815 households in this income category with any housing problem. Small related and all other households have high percentages of housing needs; 74.4% of the small related households and 81.2% of all other households have housing problems. Tenants in this income range, except for large families, have slightly higher percentages of any housing problems than the lowest income tenants. This is assumed to be the result of higher income individuals/tenants are receiving less subsidy.

Other Low Income Renters – 51% to 80% of Median

There are 1,317 renters with incomes between 51% and 80% of the median that have housing needs. According to Table 1, 37.5% of all household types have housing problems. These problems are virtually all related to cost burden, because the household incomes are higher and less reliant on subsidies.

Moderate Income Renters 81% to 95% MFI

About 129 families or 6.4% of the total families in this income category have housing problems. The majority of all of the households with housing problem in this income category are found in the small related with 53 tenants (5.7%), but the large family has a greater percentage at 11.9%, but a small number of tenants (18). About half of the problems are related to cost burden and 10% are related to other housing problems. According to the census data reported on Table 1, over 7% of moderate-income elderly tenant households have housing problems and most of these problems are not related to cost.

Overall, in the City of Columbus, 37% of the renters or 2,084 households have housing problems. Eighty-eight percent of these housing needs are related to cost burden. While the city's rental housing code helps to insure that rental housing meets basic minimum standards, it does nothing to relieve cost burdens.

b.2. Housing Needs of Homeowners

The home-owners in the city of Columbus have fewer housing problems than the renters. Fifteen percent of the homeowners with incomes between 0% and 80% of the Area Median Income (AMI) or 1,589 households have housing problems. Approximately 60% of the problems are related to cost burden. Based on the experience of the Bartholomew County/Columbus code inspectors it is likely that the physical housing problems are understated in the census information. Considering the city's experience in its

housing rehabilitation programs, Table 1 likely understates the physical (as opposed to economic) housing problems of very low-income owners, especially the elderly.

Home- Owners – 0% to 30% of Median Family Income (MFI).

Three hundred and three of the very lowest income homeowners have housing needs, 138 of these are related to cost burden. The cost burdens are slightly higher among the non-elderly households.

Among the lowest income homeowners, cost burdens are slightly less of a problem because costs are to some extent controlled by the owner. Based on the city's experience in rehabilitation programs, cost burdens among owner occupants result in the deferral of maintenance and repairs. The end result is that the lowest income owner occupants have much worse housing conditions than the lowest income tenants.

Home -Owners – 31% to 50% of MFI.

Based on Table 1, there are 359 households with incomes between 31% and 50% with housing needs. Seventy two (72) of these households have housing needs related to cost burden. Among owner-occupied households in the 31-50% income group, households other than large households and elderly have highest percentage of housing problems according to Table 1. This likely reflects the fact that many elderly householders no longer have the burden of mortgage payments.

Other Low Income Homeowners - 51% to 80% of MFI.

According to Table 1, 477 households or 31% of the total households in this category have housing problems and 109 of these problems are related to cost burden.

Moderate Income Households – 81% to 95% MFI

Based on the data in Table 1, moderate-income families have fewer serious housing needs. In this category the Table 1 shows that 446 families have housing needs. Few of these needs are related to cost burdens.

b.3. Housing Needs of the Elderly

Table 1 shows that 36% of the elderly rental households or 358 households experience housing problems. Elderly rental households have the highest percentage of housing problems of any type of households, except for large family. For elderly rental households with incomes less than 80% of the Area Median Income, virtually all of the problems are related to cost burden. Moderate-income rental elderly households had more problems related to physical condition and fewer problems related to cost burden.

Elderly homeowners have fewer housing needs than elderly renters. Four hundred and twenty (420) owner occupied elderly households had housing needs; 178 of these

households had problems relating to cost burden. Based on experience of the city building inspectors, the housing condition problems of elderly homeowners are substantially understated in the 2000 census data.

While there is no complete data regarding housing problems of elderly homeowners. Elderly persons make up over one-half of households participating in the city's furnace program. The experience of the city's largest rental complex for elderly indicates that there is a substantial need for additional assisted housing for the elderly. Fairington Apartments, which provides 136 federally, subsidized units for the elderly reports that its current waiting list reflects a wait of approximately 6 months to 2 years.

A survey conducted as part of the Columbus/Bartholomew County Housing Needs Assessment revealed that service providers are not meeting the demand. Approximately 4% of the survey respondents claimed finding affordable and available housing was a major or minor problem. Although the finding showed that current demand is being met by existing resources there are many variables that can affect the delivery of housing services to special needs populations. Service providers may not have guaranteed funding sources and might be susceptible to federal or state budget cuts. This could result in a decrease in services.

Housing the elderly is an important part of the CDBG program in Columbus. It is a priority of the City of Columbus to enable the elderly to remain in their homes and independent as long as possible. It is also important to provide safe, sanitary housing to this group. As people age, due to fixed incomes, it is difficult for this group to pay for maintenance or for special modifications to their property, such as ramps for wheel chair accessibility. In order to assist elderly persons, a program offered through the CDBG Housing Revolving Loan Fund is an owner-occupied housing rehabilitation program and a furnace program called "Share the Warmth". These programs are designed to assist low or fixed income homeowners in need of improvements or accessibility modifications on their property in order to remain in their homes. The cost of the improvements can offset the cost of assisted living or nursing home care when the family is able to maintain their household.

Housing for Seniors				
Name, Address & Phone Number	Type of Subsidy	Number of Units	Current Vacancies	Tenant Qualifications
All Saints Manor 5400 Yellowwood Dr. Columbus, IN 47203 812-378-9099	Rent based on 30% of adjusted income			Must be elderly or disabled, 62 years of older; income cannot exceed \$17,050 for a single, or \$19,500 for a couple.
Alterra Sterling House of Columbus 2564 Fox Point Dr. Columbus, IN 47203	None	42 units	Yes, 18 units	Elderly and/or disabled
Armory Apartments (run by Housing Partnerships, Inc.) 646 Franklin St. Columbus, IN 47201 812-378-3827	None	25 units	None	55 years or older; must meet income guidelines
Cambridge Square 3301 McKinley Ave. Columbus, IN 47201 812-378-3827	Rent is 30% of annual income	70 units	1 vacancy	Disabled, low income, elderly, or families
Columbus Health and Rehabilitation Center 2100 Midway St. Columbus, IN 47201 812-378-0005				Must go through prescreen
Columbus Housing Authority 746 McClure Rd. Columbus, IN 47201	Public Housing	24 one-bedroom (of 157 total units)	8-10 month waiting list	Low to moderate income
Columbus Regional Hospital Transitional Care Center	Medicare	21 beds	Rapid turnover	Must be referred from a physician
Community Care Center of Columbus 3550 Central Ave Columbus, IN 47203 812-379-9669	None	80 beds	Yes, did not know how many	Required assessment process. Residents must be in need of 24 hour care.
Fairington Apartments 2351 Fairington Ct Columbus, IN 47203 812-376-8836		136 beds	6 month to 2 year waitlist	Elderly persons 62 and over, or handicapped/disabled
Four Seasons Retirement Center 1901 Taylor Rd. Columbus, IN 47203 812-372-8481	12 beds marked for Medicare patients	113 apartments; 88 bed health center	7 apartment; 18 beds	Must be at least 65 years or older; pre-admission screening
Hickory Creek at Columbus 5480 25 th St. Columbus, IN 47203	Medicare	40 beds	7 beds	Medical necessity, need to have Medicare Certification to be admitted to the facility
Green Tree at Columbus 4895 Pine Ridge Dr. Columbus, IN 47201 812-342-2148	None	58	Only 60% full	Need to be somewhat independent, bathe themselves and take own medication
Parkside Court 3660 Central Ave Columbus, IN 47203 812-376-9241	None	116 units	10-15 units	Residents must need only minimal assistance
Town & Garden Apartments 428 Pearl St. Columbus, IN 47201 812-376-9241	Can apply for subsidy through Columbus Housing Authority	10 efficiencies and 6 one bedrooms)	Usually a short waiting list	Residents must be 62 and over
The Villa Apartments 4101 Waycross Dr. Columbus, IN 47201 812-379-1225	Subsidized directly from HUD	99 units	None	Residents must be either 62 years and over or disabled

b.4. Housing Needs of Persons with Disabilities

Special needs population can require service much greater than the typical household. Because special needs population often depend on social services they will often reside in close proximity to programs and services that meet their needs. Most of the area's social service organizations are located within the City of Columbus, likewise, most of the special needs housing available in the county is also inside city limits.

Based on Housing Needs Assessment survey results, service providers are meeting much of the demand for housing needs of the disabled individuals. This is most likely because Development Services, Inc., a not-for-profit organization helping people with disabilities, is very active and involved in coordinating housing and other support services for their clients. A local community housing survey showed that most people did not find the supply and cost of accessible housing in Columbus to be a problem. Out of 570 surveyed responses only 53 respondents, roughly 10 percent, stated that availability and affordability of accessible housing was a major or minor problem. However, a review of housing available for the physically, mentally or developmentally disabled suggested that additional capacity is needed in Columbus to house individuals with special needs.

Housing for Disabilities				
Name, Address & Phone Number	Number of Units	Type of Subsidy	Current Vacancies	Eligibility
Applegate Apartments 2230 Applegate Dr. Columbus, IN 47203 812-376-9160	9	Placed through Columbus Housing Authority	1 vacancy	None
Cambridge Square 3301 McKinley Ave Columbus, IN 47201	70	Rent is 30% of annual income	1 vacancy	Disabled , low-income elderly, families
Developmental Services, Inc. 2920 10 th St. Columbus, IN 47201 812-376-9404	12 scattered site houses; 40 beds in group homes	Medicaid, ICFMR, Medicaid waiver	None	Developmentally disabled
Evergreen Court Apartments 2310 Sims Ct. #2 Columbus, IN 47203 812-376-8995	12 accessible efficiency studios	Accepts Section 8	Many	No special requirements
Fairington Apartments 2351 Fairington Ct Columbus, IN 47203 812-376-8836		136 beds	6 month to 2 year waitlist	Elderly persons 62 and over, or handicapped/disabled
Parkview Rental Townhomes 3393 N. Country Brook St. Columbus, IN 47201				
Quinco Behavioral Health Services 424 Washington St. Columbus, IN 47201 800-266-2341	21 units in independent living; 14 units in transitional residence; 8 units in group home	Partially subsidized by HUD	3-5%	Mentally disabled
The Villa Apartments 4101 Waycross Dr. Columbus, IN 47201 812-379-1225	99 units	Subsidized directly from HUD	None	Residents must be either 62 years and over or disabled
Willowood Apartments 3541 Cardinal Court Columbus, IN 47203 888-395-5938	6	None	1	

The 2000 Census shows 775 (9.4%) persons age 5-20, 3,864 (17.4%) persons age 21-64, and 2,316 (48.1%) persons over 65 are disabled or have a disability affecting access to public transportation. Assuming these disabilities occur randomly throughout the city's population there are almost 7,000 disabled persons and 10% need rental assistance or live in substandard housing, this translates to approximately 700 people with housing needs related to disabilities.

b.5. Housing Needs of Single Persons

According to Table 1, there are 310 households consisting of single persons with housing needs. Virtually all of these problems are related to cost burden. Two hundred and sixty three (263) single person households with incomes less than 30% of the Area Median Income (MFI) paid more than 50% of their incomes for rent. For the tenants with incomes between 31% and 50% of MFI, there were 110 households that paid more than 30% of their incomes for rent. Only 13 tenants with incomes between 31% and 50% of median paid more than 50% of their income for rent. Two hundred and fifty two single (252) households with incomes between 51% and 80% of median paid more than 30% of their income for rent.

Census information available on housing needs of single homeowners is not available.

b.6. Housing Needs of Large Families

According to Table 1, there are about 86 large households with housing needs in the City of Columbus. Forty- four (44) of these households had problems related to cost burden. The families with incomes under 50% of the MFI had a greater percentage of problems related to cost burden than the higher income families.

b.7. Housing Needs of Persons with HIV/AIDS

The city currently lacks reliable information regarding supportive housing needs of others with special needs specifically within the City of Columbus. Consultation with staff of Indiana Cares, Inc. indicates that Columbus is not large enough to warrant specialized housing for persons with HIV-AIDS.

b.8. Housing Needs of Residents of Public Housing Waiting list

The Columbus Housing Authority currently has a waiting list of approximately 225 families. The wait for these units is approximately 8-10 months long. Some facilities are in need of rehabilitation as well.

b.9. Housing Needs of Persons on the Section 8 Waiting List

Columbus Housing Authority currently has a waiting list of approximately 201 families. The Columbus Housing Authority currently does not track homeless individuals on their waiting list, but did and may resume listing homeless individuals as a priority.

The Housing Authority definition of homeless is not having a permanent address, living with family or friends that cannot allow the family to remain and families that are living in cars or parks. It is more common that families double up with relatives and friends rather than live in vans or on the streets in this community.

b.10. Discussion of Cost Burden and Severe Cost Burden

Cost burden is the most common housing problem in the city of Columbus. There are a total of 3,671 households with housing problems. Of these, among the renters there are 1,358 families with cost burdens. The area with the greatest percent (50% or 414 tenants) of tenants have cost burden issues is in the 30-50% MFI with a cost burden percent between 30% to 50% of housing problems. The largest number is with those individuals with less than 30% MFI, which have 608 tenants (46.9%) with a cost burden in the 0-50% range as the percent with housing problems. The housing needs of homeowners are more varied; approximately 60% of the needs are related to cost burden and 23% percent are related to other housing problems. There are 1,083 owner occupied households that spend more than thirty percent of their income on housing.

Approximately 800 renters and 700 home-owners have severe cost burdens and pay more than 50% of their income for housing. Overall 14% of the renters and 7% of the homeowners have severe housing cost burdens. The majority of the renters with severe cost burdens have incomes less than 30% of the Area Median Income.

c. Groups of Persons with Disproportionately Greater Needs

Based on the census data in Table 1, the following groups of persons have disproportionately greater needs:

- Small related two to four member rental households with incomes under 30% of the median.
- Other rental households (with five or more household members) and with incomes between 31% and 50% of the median.
- Small related person (2 to 4 persons) household with incomes less than 50% of the Area Median Income.
- Elderly homeowners with incomes less than 30% of Area Median Income.

In spite of the fact that 49% of Hispanic households have incomes above 81% of MFI and 67% have incomes above 51% of MFI, only 25% of the Hispanic households are owner occupants. This is one of several factors indicating a need for more new modest cost housing and programs to support homeownership. By increasing opportunities for homeownership the tight rental housing market would be relieved and that modest income families could stabilize and, over the long run, reduce housing cost burdens. In addition, it seems that Hispanic tenants have a higher than average number of housing problems. Although hard data is not available to confirm this, anecdotal evidence indicates that overcrowding and substandard housing conditions are a problem for low income Hispanic tenants

d. Housing Needs of Homeless Persons

Estimates of the numbers of homeless persons in various categories are shown in Table 1A of this Plan. The estimates were based on interviews with housing and social service providers in the area who work with homeless persons. There are currently an estimated 225 homeless in Columbus based on information from Horizon House. Additional more detailed information on the number of homeless families was also available from the Horizon House in Columbus. Currently Horizon House is the only homeless shelter operating in the City of Columbus. This organization has the capacity to serve 4 families with 20 beds but the number of residents at a given time depends on the size of the families being served by the facility. The Horizon House staff estimate that they receive applications from an average of 12-20 individuals a week. Horizon House has been working with other service organizations to determine the estimated number of homeless and the extent of the problem. They are now the central contact for the homeless. Organizations like the Township Trustee and First Call for Help refer all calls to them. Staff on site provides assistance to the families as they look for employment, housing, childcare and transportation. If the center is full, the families are directed to other shelters in surrounding communities.

Homeless individuals are also an under-served group in the Columbus community. Thirty percent (30%) of the low to moderate-income families are one paycheck away from homelessness because of the high cost of housing and other needs such as day-care, transportation and medical needs. One of the reasons for the increase of homelessness is the lack of adequate income because of poor job skills. Without adequate income, families are not able to cover the cost of living.

Because homelessness does not happen in a short time, it takes intensive case management and assistance to enable the families to remain housed. One way that can happen is through a transitional housing program. This would provide long-term case management and housing assistance so the families can move towards independence.

The Columbus community does have a transitional housing program at this time through Horizon Point, which only has 3 units. There is a need for approximately 20 units more, so one priority of the CDBG program is to provide assistance for agencies that choose to start such a program. It is also important for the City of Columbus to work in partnership with Horizon House and Columbus Housing Authority to provide rental assistance to families who qualify.

The major portion of households at risk of homelessness in Columbus are tenant households who are facing eviction for non-payment of rent and households in shared housing who are being forced to relocate. In most cases these risks are eliminated or at least deferred through assistance from the Columbus Housing Authority and other public assistance.

e. Housing Needs of Others with Special Needs

Very limited information is available regarding special housing needs of the elderly, frail elderly, persons with disabilities, persons with AIDS and other persons with special housing needs. Estimates of the housing needs of Others with Special Needs are shown in Table 1B of the table section of this Plan. Administrative Resources association staff will gather additional information about the housing needs of persons with special needs from the 2000 census and from the housing providers in the quarterly planning meetings.

Community values dictate that whenever possible the elderly and persons with challenges should remain in their homes. The cost of home health care is far less than nursing home or group home care and it is the commitment of this community to assist families to remain in their homes as long as possible.

f. Lead-Based Paint Hazards

According to the 2000 Census, some 9,175 units were constructed prior to 1960 and 7,977 residents occupy units constructed between 1960 and March of 2000. The lead target housing is any housing constructed prior to 1978, thus we estimated that approximately 12,000 units present have a potential for lead paint poisoning hazards. The Bartholomew County Board of Health has been testing for lead toxicity for the past several years and has identified 10 patients with lead levels in excess of 10 parts per billion. Most cases of toxicity come from tenants of rental housing and Women, Infant and Children (WIC) organization has been working with the city's rental housing inspector and the County Board of Health to address this problem. Based on discussions with the Bartholomew County Health Department and Columbus Housing Authority, it appears that lead paint in the home is not the only source of lead poisoning. For example, the Health Department indicates that some home remedies used by persons of Hispanic origin contain lead and that some abatement procedures may result in additional problems.

III. HOUSING MARKET ANALYSIS

This Section is intended to provide a description of the community and local housing market and inventory characteristics including trends in population, household formation and housing as well as information on the assisted housing and public housing stock. It is also intended to summarize the facilities and services available for homeless persons and other persons with special needs. Attached in the Tables is the support documentation used to provide summary data regarding Population and Minority Data, Market and Inventory Conditions and general demographic information.

a. General Market Characteristics

The single factor, which has had the greatest impact on housing in Columbus over the past 10-15 years, has been the substantial economic and population growth of the city. While the overall growth in the city's housing stock has kept pace with population

growth, there has not been significant growth in the stock of housing affordable to low and moderate income households.

As indicated by Table 3A, the population of the City of Columbus grew by 22.8% from 1990 to 2000. This growth consists of the largest population increase (7,257 new residents) over the last 100 years. The city is continuing to see growth. In 2002, the estimates from the Bartholomew County Housing Needs Assessment which states that the population of the population of Bartholomew County grew to 12.2%, of which the city makes up 56%, while the state population increased only 9.7% during this time period.

Attachment 6 presents the executive summary from the Bartholomew County Housing Needs Assessment. The study contains a market and inventory conditions in Columbus as of the 1990 Census. Housing development more than kept pace with population growth but lagged behind household formation. The number of housing units increased by nearly 27% while population increased 23% and the number of occupied housing units increased 24%. Tenure of occupancy shifted toward owner occupied housing as the number of owner occupied units increased by 34% while the number of rental units increased by only 14%. The percentage of owner occupancy increased from 62% in 1990 to 65% in 2000 when compared to 2000 Census. The percentage of rental dropped to 38% in 1990 according to the assessment as compared to the state average of 35%.

Vacancy rates were relatively low in 2000 at 0.4%, while vacancy rates for rental units in 2000 were relatively high at 8.6%. In spite of the high vacancy rate for rental units in 1990, a sample survey taken at about the time of the Census indicated that monthly rents in Columbus were substantially above HUD estimated "Fair Market Rents" for Bartholomew County. Beginning in 2000 the economy in Columbus is improving as noted by the Columbus/Bartholomew County Building and Zoning Department (which tracks housing starts). They found a steady rebound in the number of new homes being constructed since 2000. The lowest number of new homes built over the last 7 years was in 2000, there were 105 new housing units built in 2000, 151 in 2001, and 149 in 2003.

Market conditions have made it somewhat difficult for Section 8 Voucher holders to find units within "Fair Market Rents" and the tight market for "for sale" units probably has and will have an adverse effect on new home ownership opportunities for modest income families. In 1993 HUD substantially increased "Fair Market Rents" and if additional Section 8 Vouchers are made available to the Columbus Housing Authority, these factors should induce an increase in the supply of rental housing available to low income tenants.

Market conditions have also limited the stock of modest homes available for homeowners to purchase. Because of the great demand for rental housing, landlords purchase available single family homes for conversion to rental housing. The great

demand drives up the cost of single family homes and families are squeezed out of the market by landlords. In general, there is great demand for single family homes with selling prices less than \$100,000.

There is a limited amount of housing available for persons with disabilities. The disabled housing facilities in the community (Development Services Incorporated - DSI and Quinco Behavioral Health) have a limited number of units. DSI has 12 scattered sites and 40 beds in group homes. Quinco has 21 units in independent living, 14 units in transitional residence; and 8 units in group homes. Other housing for the disabled is described under the **Housing Needs of Others with Special Needs** section of this report. The majority of the units that are accessible to the disabled are available based on LMI or elderly status.

b. Areas of Low Income and Racial/Ethnic Concentrations

From 1990 to 2000, the total population of Columbus grew by 22.8% while minority populations increased by 87% to 187%. The Geonomics data indicate that in 1999, 6%

of the population of Columbus was Hispanic. School Corporation data also indicate that the Hispanic population of Columbus is expanding rapidly; Hispanic students are 17% of the total school population of Columbus. While these percentages are different; the higher Hispanic population in the schools could indicate that the Hispanic population is concentrated among younger families with children in school.

There is no current data to indicate areas of racial and minority concentration. It appears that the Hispanic population is concentrated in the northeast quadrant of the city. In 2000, the highest percentage of Hispanic population was in Census Tract 107 (5.9%) and Census Tract 114 (5.7%) and the highest percentage of racial minorities was in Census Tract 109 (12.4%).

For purposes of the Consolidated Plan, "areas of racial/ethnic minority concentration" are defined as Census Block Groups with at least 5% racial/ethnic population. For purposes of the Consolidated Plan low/moderate income concentration are defined as those with low/moderate income population percentages in the first quartile of all Block Groups.

In Table 5 there is a breakdown of the each census tract and block group noting the low/moderate income population and percentage of population. Low/moderate income concentrations are located in the Lincoln Central area (Census Tract 101) and East Columbus (Census Tracts 107 and 108). Areas of low/moderate income concentrations by Block Group are shown also shown on GIS maps of Columbus presented in the map section of the plan.

In Table 2, there is a listing of Columbus Census Tracts with the percent with racial demographic population and percentages. The highest percentages of Hispanic population are in the Census Tracts in the Lincoln Central Area and East Columbus neighborhoods in Columbus. There are at least four (4) block groups with a higher percentage Hispanic population than the city's average percentage of 2.2%. The area with the significant racial concentration based on percentage is in Census Tract 107. However the area with the greatest number of Hispanic's living in the census tract 101 with 230 individuals. Areas of concentration of racial minorities and persons of Hispanic origin by are shown in the Census Tract Racial Demographics table and maps.

Minority households in Columbus tend to have low household income and the rapid growth of the city's minority population has created additional needs for housing affordable to low income households. Racial minority and Hispanic households are disproportionately renter households (approximately 75%) and programs to improve rental housing and assist first time homebuyers are most likely to benefit low income Hispanic households. The city's experience in owner occupied and rental housing rehabilitation however has not reflected this situation. Less than 1% of tenants of assisted rental housing are Hispanic compared to approximately 3% of population of community being Hispanic many of which qualify for these programs.

c. Public and Assisted Housing Inventory

c.1. Public Housing

The City of Columbus has 152 units with and 8-10 month waiting list and eligibility is based on LMI. They currently have 225 families on a waiting list.

c.2. Section 8

There are currently 625 units in Columbus with project based Section 8 vouchers. These include efficiency or one-bedroom units, two-bedroom units and three-bedroom units. Each of the projects containing assisted units has waiting lists of two or more years. The Housing Authority currently has a waiting list of approximately 206 applicants.

c.3. Assisted Units in Danger of Being Lost

Currently in Columbus, there is not any assisted housing in danger of losing subsidies and being lost from the assisted housing inventory.

d. Inventory of Facilities and Services for Homeless Persons

Horizon House is an emergency shelter which provides shelter for an average of approximately 12 persons each day having space for 4 families. Horizon House residents must have a child under 18 and they will provide lodging at a hotel if needed. They also provide the following: transportation to and from work, basic life skills help, assistance with resumes and everyone must attend Human Services classes. According to the Columbus Housing Authority and local social service agencies, the typical character of homelessness in Columbus is an individual or family temporarily "doubled-up" with family or friends. Of the 225 families on the Columbus Housing Authority waiting list, 20 families or individuals are classified as homeless. Other persons and families meeting the census definition of sheltered homeless may include residents of a 50 unit residential hotel in Columbus. The Director of the Columbus Housing Authority and the Horizon House estimate that on average there is three to five "on-the-street" homeless families per week.

Columbus Police indicate that the incidence of homeless mentally ill is very rare but that such persons would be sheltered at the Horizon House in Columbus.

Victims of domestic violence are referred to the Turning Point in Columbus. Turning Point is the local domestic violence shelter and coordinates with all agencies in advocacy for clients. They help to establish independent living, give constant support as long as it is required.

The major portion of households at risk of homelessness in Columbus are tenant households who are facing eviction for non-payment of rent and households in shared housing who are being forced to relocate. In most cases these risks are eliminated or at least deferred through assistance from the Columbus Housing Authority and other public assistance. The Columbus Affordable Housing Task Force indicates that because of a lack of housing subsidies, many families are constantly moving from one temporary situation to another.

e. Inventory of Facilities and Services for Persons with Other Special Needs

Housing for persons with special needs is provided by a variety of groups in Columbus.

Homelessness and individuals and families in need of transitional housing services are both special needs issues. Columbus is not meeting the need for emergency and transitional shelter space for both adults with children less than 18 years of age and

Housing for Specialty Needs		
Name, address & Phone	Type of Shelter	Information
Bartholomew County Youth Services Center 2350 Illinois St. Columbus, IN 47201 812-379-1690	Juvenile facility that mainly serves as detention center for delinquent youth, but also as temporary emergency shelter for non-delinquent youth	Provides intensive day treatment services for adjudicated delinquent youth
Horizon House Homeless Shelter 724 Chestnut St. Columbus, IN 47201 812-376-9710	Emergency Shelter, (waiting list 4-10 families) Must have child under 18. 4 families. Will provide lodging at a hotel.	Transportation to and from work. Basic life skill help, resumes, everyone attends Human Services classes.
Love Chapel 311 Center St. Columbus, IN 47201 812-372-9421	Domestic Violence	Coordinates with all agencies in advocacy for clients. Help to establish independent living, given constant support as long as it is required.
Salivation Army 2525 Illinois St. Columbus, IN 47202 812-372-7118	Provides overnight lodging at a hotel	Assistance unavailable to those with criminal records due to motel regulations.
Turning Point P.O. Box 103 Columbus, IN 47202 812-379-5575	Domestic Violence	Coordinates with all agencies in advocacy for clients. Help to establish independent living, given constant support as long as is required.

adults without children. Current shelter facilities are at capacity and often have waiting lists. The construction of additional shelter space, both emergency and transition, should be pursued.

DSI has indicated a need for HUD financing for additional facilities for persons with disabilities in Columbus and Bartholomew County in the form of apartments for independent living and group homes. Transitional housing is needed for single individuals with problems of substance abuse.

f. Barriers to Affordable Housing

The purpose of this section is to discuss public policies that have beneficial or adverse effects on the availability of affordable housing, describe strategies to address negative effects and identify court orders and HUD sanctions related to affordable housing.

The principal State incentives that have been used or are available for development of affordable housing in Columbus are the Rehabilitation Assessment Deduction, the Neighborhood Assistance Program and Low Income Housing Tax Credits allocated by the State. The city has also used local public resources for infrastructure

improvements to improve conditions in existing low-income neighborhoods and to support the development of new modest cost housing. One of the principal constraints to the development of low cost housing within the city is the development requirements related to infrastructure. While the city's infrastructure standards add to the cost of development, the city believes that these standards are required to provide a sound housing environment over the long run. In addition, the city's zoning and subdivision regulations provide for alternative types of development (such as Planned Unit Development) by which infrastructure costs may be reduced.

IV. STRATEGIC PLAN

The purpose of this section is to describe the city's general plans and priorities to be pursued over the five year period of the Consolidated Plan. The city's Priorities for assistance are summarized in Table 6 and Table 7 at the end of this section.

a. Summary of Strategy

The principal resource that the City of Columbus is capable of allocating is its Community Development Block Grant. This is the only resource, other than local tax dollars, which the city has some discretion in allocating to different activities. The state, HUD and other federal agencies control most resources available to address housing needs. The city's only discretion with regard to resources controlled by the state and Federal Government is whether the city will invest administrative resources to apply for these other sources of support and whether to provide matching funds or otherwise facilitate participation in these programs. Many of the concerns are addressed in the public participation section and documented as well in the meeting minutes included in the attachment section.

b. Priority Analysis and Strategy Development - Housing Needs

Based on the data presented in the Consolidated Plan and citizens' participation, the following are priority community development activities for next five years:

Priority #1: Focused Neighborhood Improvement Activities/Sidewalks

Over the last few years, community development stakeholders in Columbus have developed a preference for neighborhood based community development activities. The goal is to concentrate housing rehabilitation, infrastructure improvements and development activities in a specific area to maximize the impact on a particular neighborhood. Area residents would have access to social service and asset building programs and groups of neighbors could work together towards common goals. While not all components of this strategy may be realized, the focus of community development activities on a particular neighborhood is a critical assumption for this plan.

The city has designated the Lincoln Central and East Columbus neighborhoods as

the first project areas. The strategy for these neighborhoods includes infrastructure improvements (sidewalks), rehabilitation of owner-occupied homes, working with neighborhood groups and other activities. Specific goals will be established for particular activities within this priority.

The city believes that by targeting specific areas for improvements and developing neighborhoods, there is a greater impact per dollar spent. The impact from project dollars spent can be divided among more families and by establishing governing neighborhood groups, additional future costs to the city can be reduced.

b.1. Infrastructure Improvements

Because broken sidewalks contribute to blight in a neighborhood, the city set aside funds in the FY2004 budget to repair curbs and sidewalks in the Lincoln Central and East Columbus Neighborhood projects as well as the replacement of trees. The improvements in the “street furniture” such as out-door light fixtures, park benches, etc. will create a positive visual impact on the Lincoln Central and East Columbus neighborhoods. It is hoped that this will have a spillover effect in the neighborhood. This is important to the communities where improvements are being done. Improved lighting, for instance, can retard crime. Improved sidewalks and streets make snow removal a lower cost burden to the taxpayers.

In the FY 2004, the city plans to repair sidewalks in a multi-block area in the Lincoln Central and East Columbus neighborhoods. For the next five years, the goal is to repair 5 to 10 blocks of streets and sidewalks a year for a total of 25 to 50 blocks of sidewalk over the next five years.

The city proposes to expend \$100,000 of CDBG funding on this activity in the 2004 fiscal year.

b.2. Rehabilitation Owner Occupied Homes (Low-Mod Income Owners 0-80% MFI)

The city's second priority in this category is the use of CDBG funds in the continuation of its loan/grant program for rehabilitation of owner-occupied homes. By moving the focus to neighborhoods and by improving owner-occupied homes, it is believed that the landlords will begin to improve their units in the community. The owner-occupied program preserves existing housing at a fraction of the cost of new construction. Rehabilitation tends to encourage private investment in rehabilitation of neighboring residents. There is no other practical source of assistance for homeowners in the 0-80% of MFI category.

The city also believes that the program often allows homeowners who are elderly or have disabilities to remain in their familiar homes and neighborhoods. This also reduces the higher individual (or public) costs of assisted living or subsidized housing for this population.

The city believes that income level is not necessarily the best measure of need for assistance. High existing housing costs and lack of funds to make needed repairs can result in a higher income household having a relatively greater need for assistance than a lower income household. The City thus does not differentiate between applicants in the 0-50% MFI and 50-80% MFI for the owner occupied rehabilitation program in terms of priority for assistance. Instead, owners between 0% and 50% of MFI and owners between 50% and 80% of MFI receive forgivable loans. The rehabilitation assistance provided to low-income owners is returned to the city if the homeowner sells their house or does not meet the obligations/terms of the loan agreement and will be used for additional assistance.

Obstacles to this project are the lack of neighborhood involvement. If the neighborhood does not govern itself, the city will face future costs as the neighborhood falls into disrepair. Another issue is the need for rental improvements which are not being addressed in this project. It is believed that by directing the focus on owner-occupied homes, the desire to become a homeowner will increase and through educational resources, the tenants will realize they are capable of becoming homeowners.

The chief obstacle of the city to meet the rehabilitation needs is the lack of sufficient CDBG funding. The City proposes to expend \$85,000 of CDBG funding on this activity in the 2004 fiscal year.

The goal set in this area is to rehabilitate eight homes per year for the next five years, for a five-year total rehabilitation goal of 40 homes.

Priority #2: A Transitional Housing Facility

Although Columbus has been historically identified as a small city, it is developing big city problems. The increased number of low skill, low-wage employment positions has increased the number of low-wage workers in the community. This has led to problems of homelessness and transience. While many may wait for Columbus to go back to “the way it was”, it seems more reasonable to develop community facilities to address these issues. Columbus has a wealth of churches and faith-based resources, which could be a resource for assisting this population.

Although the need is identified, Columbus does not have enough transitional housing facilities combined with a increase need for case management service. Transitional housing facilities are needed for families and for individuals with substance abuse problems. Development of a case management service for homeless individuals and others could be combined with the development of this facility. There are funding resources at the state level for development of transitional housing facilities and transitional housing in Columbus would be eligible for these resources. There needs to be a facility that houses five families and ten single individuals.

Following is a rough timeline for activities related to this goal:

Year 1: Quantify the need for the facility and research funding sources.
Coordinate with FSS (HSI) to find a developer, property manager

- and social service manager of the facility.
- Year 2: Apply for funds and begin developing the facility
- Year 3: Facility is operational and case management services are in place.

An obstacle to this project is the community's perception of homeless and transitional families. It is believed that anyone can get employment in this day of perceived economic boom. What is not being considered are the low entry-level wages of many untrained workers. The inability to earn enough to support a family is a real threat to many families in our community.

Another potential obstacle is the difficulty in finding a building that is suitable for transitional housing and is located in an area where transitional housing will be acceptable to the community. Columbus has a tight real estate market and building owners are generally aware of the potential value of their buildings. Although some difficulty is anticipated in finding a building, persistent effort will be made to find an appropriate building. At this point, the problem of locating a building does not seem to be an insurmountable obstacle.

Priority #3 Rental Assistance (Low Income Tenants and the Homeless 0-50% MFI)

Another priority concern is to secure additional Housing Assistance Payment certificates or vouchers and to provide rental assistance payments. This priority is based on the long waiting list for assisted families with children and elderly projects (1-2 years) The lengthy waiting list at the Columbus Housing Authority for public housing and vouchers, documents over 400 needing assistance.

The lack of affordable housing is an issue many families in this community face daily. The problem faced by this priority is that the federal government does not issue enough Vouchers to fill this communities needs. There are currently over 200 families on the Columbus Housing Authority waiting list.

There is a question about the quality of the rental units available. This is a dual problem of landlord maintenance and tenant upkeep. The city needs to look at the following strategies:

Improve quality:

- Program to educate landlord/tenant relations
- Intensive case management, monthly status reports from landlords
- Case management for improved lifestyle
- Mentoring program to help with home work, etc.

Improve housing Standards:

- Improve quality
- Housing Authority to look at how they fill their units-change dynamics of the neighborhood
- Housing Standards to improve housing quality

- Revise zoning and housing quality standards
- Rental Standards-unit size to family size, the over habitation of rental homes.
- Provide more quality affordable units and have tougher standards and inspections.
- Improve housing standards
- Review zoning, review rentals - maximum allowable occupancy

Priority #4 – Home Ownership Counseling and Down Payment Assistance

The fourth priority for the use of CDBG funds is assistance for tenants to become homeowners. This could be accomplished through home ownership training and possible down payment assistance for first time home-buyers in the 0-80% MFI categories. The percentage of owner occupancy dropped from 65% in 1980 to 63% in 1990 according to the 1990 Census and according to the Columbus Building Department, the percentage of owner occupancy dropped to 59% in 1997. This is compared to the State average of 74%. This priority is based primarily on the intangible benefits of home-ownership, which make it a traditional American value. Intangible benefits would include the value of pride in home ownership and community cohesiveness. Based on a comparison of tenure characteristics and income distribution, it appears that there is a need and opportunity to increase home-ownership, particularly among Hispanic households. The city has found relatively simple repairs and preventive measures could have avoided many of the problems corrected through the rehabilitation program and education. Based on their experience in the owner-occupied rehabilitation program, the city believes that for many low-income families, training in budgeting, home maintenance and repair is an essential prerequisite to assuming the responsibilities of home ownership. The city proposes to expend a portion of CDBG funds for home ownership training and initiatives.

The goal of the city is to provide a home-ownership-training program for twenty families. This could include a partnership with Housing Partnerships who has a program in place. This program would include credit repair and budgeting classes. Another important factor to the success of families is supportive services. The skills required by families for home ownership require additional reinforcement or encouragement.

An obstacle to this priority is that there is not enough training for tenants to become homeowners. Without the proper tools, a tenant is not equipped to handle the stress of home-ownership. Another issue is credit problems. Many families living in the low to moderate-income levels experience severe credit problems that without assistance cannot be resolved for years. This is also where down payment assistance would be beneficial. Increasing the down payment will decrease the debt service on their mortgage. It is important to give potential homeowners the tools needed to become successful.

Priority #5: Senior Programs and Facility

The current Senior Center Services of Bartholomew County is in need of expanding its facility and programs due to growing senior population. The facility is aging

and does not provide adequate space for programs. The city would to encourage the following strategies:

- Year 1: Finalize scope and plan and begin fund raising
- Year 2: Begin final design and significant portion of funding in place or identified for project
- Year 3: CDBG funding for a portion of senior project or programming
- Year 4: Project complete

Other senior center needs:

- Provide an adult community center
- Provide a more senior friendly environment through improving accessibility in the community
- Provide case-worker to manage the needs of seniors in the downtown area
- Work with HPI to improve senior – owned housing
- Hire an Intergenerational coordinator

c. Affordable Housing

c.1. Description of the Basis for Assigning Relative Priorities

The Priority Housing Needs for the next years are described in Table 6 of this Plan. The priorities were established based on the severity of the need and the cost burdens experienced by various groups. The number of units was based on the number of household experiencing housing problems in the type of household identified. The housing strategy determined the estimated cost for meeting various housing needs. The strategy for meeting housing needs of the various groups and the strategy of the jurisdiction for meeting these needs is described below.

For rental households, the strategy of choice for assisting households with incomes of less than 50% of the Area Median Income (MFI) was housing vouchers. The amount shown is an estimate of the cost of a year of rental assistance through the housing voucher program. Renters with incomes greater than 50% of the MFI more than likely have housing problems related to the limited supply of housing in the area. The costs shown assume that low-income housing tax credits are used and that the units produced cost about \$70,000 each. The costs shown are for one year of tax credits for each low-income unit produced.

The strategy for assisting home-owners is rehabilitation loans. The rehab loans are estimated at \$10,000 each. This is reasonable based on recent experience in the area with housing rehab loans.

c.2. Characteristics of the Housing Market Which Influenced the Plan

Several characteristics of the housing market were considered in setting the priority for the activities in the Strategic Plan:

1. Strong Preferences for Home Ownership – In 1999, 65% of the households in the City of Columbus owned their home, compared to a 70% home-ownership rate in the State of Indiana as a whole. The community sentiment is to support the existing homeowners with rehab loan programs and to facilitate renters in becoming home-owner through home-ownership counseling and training classes. It is felt that a high rate of home ownership will increase community stability and lead to fewer long-term housing problems.

2. Scarcity of Affordable Housing both for Rental and Home Ownership - The City of Columbus is growing economically and the number of housing units has not kept pace with the increase in the number of jobs in the community. This puts greater pressure on the housing stock and makes it difficult for low and moderate income families to purchase and maintain homes. It is also difficult for low-income tenants to afford rental housing. Increasing the number of housing vouchers can help to make rental housing more affordable in a tight real estate market. The Rehab Loan Program can help families to maintain their homes without endangering affordability.

3. High Transience of the Population due to the Type of Industry in the Area – Because of the number of businesses that hire low skill workers, a number of low income workers have moved to Columbus. Many of the workers and their families live in overcrowded housing and they move frequently between substandard apartments. The families end up being homeless or living in temporary situations. It was felt that transitional housing would help these families develop life skills and the ability to become reasonable tenants and eventually to purchase their own homes.

3. Need for Neighborhood Based Strategies and Community Building Activities
Stakeholders in the community felt like it was important for elderly and low-income persons to develop a sense of community and to have the opportunity to assist each other. Evidence of the success of one person can help others to succeed. For these reasons, this Plan emphasizes neighborhood based and community building strategies.

c.3. Description of the Proposed Accomplishments over the Specified Time Period

Following are the projected accomplishments of the Plan over the 5 Year planning period:

Rental Housing:

- Develop ten units of transitional housing for 5 families and ten individuals.
- Provide rental assistance for 40 additional families through housing vouchers.
- Develop 20 additional units of elderly housing that are affordable to tenants with incomes of 50% MFI or less.
- Development and implement a training program for tenants and landlord on property maintenance and care.

Owner Occupied Housing

- Rehabilitation of 40 Homes
- Home-Ownership Training for 20 families.

These meet the priority housing needs of the community, including low income renters, elderly renters, and low income home-owners. Additional goals for the development of new affordable rental housing for families and affordable home-ownership opportunities will be developed over the next two years, through collaboration among housing providers and investigating work done in other communities.

d. Assistance for the Homeless

Current provisions for assistance to the homeless are described in the community profile. Needs for assistance to the sheltered homeless are currently being met to a great extent through the Columbus Housing Authority's Section 8 Housing Assistance Payment Program. Increased HUD funding for vouchers would meet the majority of the needs of sheltered homeless. Needs for assistance to the unsheltered homeless are currently being addressed through Horizon House and through local churches. If families or individuals continue to need the temporary shelter, they can move into the transitional housing facility described above. The development of a transitional housing facility will allow Columbus to develop a Continuum of Care for homeless families and those in danger of homelessness. It is critical that the transitional housing program be developed, and that adequate supportive services are made available to those who are homeless and in danger of homelessness.

During the past year the city adopted a policy to allow for immediate response to furnace problems of an emergency nature which could lead to homelessness. Under the policy the Mayor is authorized to approve housing rehabilitation contracts for up to \$3,500 for emergency repairs through Board of Works approval. The city expects to continue this program and to actively look for means of acting quickly to prevent homelessness and potentially dangerous situations for occupancy.

e. Other Special Needs

In 1994 the City used Community Development Block Grant funds to assist Developmental Service, Inc in establishing skills development employment program for the physically and mentally challenged of Columbus. The city believes that this type of assistance to the frail elderly will prolong independent living. While the city's entitlement grant is not sufficient to maintain such programs, it is believed that such temporary start-up assistance will lead to securing other sources of long term support for such needed and effective programs. The city plans to continue to provide start-up assistance for programs designed to address other special housing needs.

f. Non-housing Community Development Plan

While the city uses the majority of the Community Development Block Grant funds for housing and non-housing infrastructure such as sewer, water, streets and sidewalks; in recent years the principal non-housing activities have been through direct support of infrastructure and service program grants designed to benefit low and moderate income persons. Recent non-housing CDBG projects consist of the following:

- Lincoln Central Neighborhood Family Center's Transitions Program
- Volunteers in Medicine building
- Downtown and State Street Loan Programs

The city's strategy for non-housing projects for the 5-year period of the plan is to use 15 percent of CDBG resources to address non-housing needs through public service grants. The majority of the non-housing needs will related to bricks and mortar projects

The City of Columbus collaborated with Lincoln Central Neighborhood Family Center (LCNFC) to target neighborhood self-sufficiency and employment training. Representatives from the LCNFC, volunteers and partners will train unemployed neighborhood residents to work from their homes manufacturing various gift items to be sold through LCNFC, area retailers and the internet. These individuals will learn the importance of time management, quality control, communication, cooperation, and other essential skills for success. The goal is that they become employable and that will eventually have a positive impact their lives and their neighborhood.

Other Issues:

Infrastructure Improvements

- Replace ten blocks of streets and sidewalks.
- New and repair of sidewalks on Franklin Street to Hutchins from 4th St. - 16th St.
- East Columbus does not want to give up parking in front of home.
- Improve infrastructure - sidewalks, curbs, storm sewers.
- Increase the capacity of the old infrastructure problems

Downtown Development

- Alleyway renovation
- Riverfront enhancement
- Removal or rehabilitation of green building

Affordable Childcare:

- Need care for 2nd and 3rd shifts, after school care and mentoring
- Need care for weekends, and possibly transportation needs
- After school activities for neighborhoods
- Possibly Columbus Child Care can open for 2nd and 3rd shifts

Specific quantifiable goals have no yet been established for all components of this section of the Plan. Goals will be established over the next year through the quarterly meetings of city staff and local service providers that will be a part of the planning process.

g. Strategy to Address Public Policy Barriers to Affordable Housing.

The City of Columbus is not aware of any local ordinances or policies which create or which have been alleged to create unreasonable barriers to the development or

maintenance of affordable housing. The zoning ordinance was reviewed for impact while completing the Assessment of Impediments to Fair Housing. Enforcement was a greater issue, which is due to the limited number of staff in the building inspection office.

h. Lead-based Paint Hazard Reduction

The city will continue to inspect for and correct lead paint hazards in its housing rehabilitation program and to provide participants with information regarding lead paint hazards. The city is currently work with the ARa to develop codes and/or programs to eliminate lead hazards and the city expects that within the period of the plan a special program for lead abatement in rental units will be developed. Base on discussions with the Health Department staff, education, blood testing and counseling may be the most cost-effective means of addressing lead poisoning.

i. Anti-poverty Strategy

The City of Columbus's Anti-Poverty Strategy includes activities to reduce poverty directly through creation and facilitation of employment opportunities and indirectly through reducing housing cost burdens. The city completed a CDBG project assisting a local day care center with the rehabilitation of the facility. In the past, the city has used CDBG funds for job creating industrial development projects and would consider the use of CDBG funds for economic development projects that meet HUD funding criteria. In addition, the city works continually with the Columbus Area Chamber of Commerce, Columbus Economic Development Board, and Columbus Enterprise Development Corporation in providing infrastructure, the funding for and the promotion of economic development.

In 2003 the city provided CDBG funds for the business plan assistance/training and the loan portion of a Micro Enterprise program designed to assist low and moderate income businesses start or expand, principally downtown and along State Street. Four individuals participated in the program, and all four owned businesses and benefited by the business plan assistance provided to improve their businesses.

Some of the strongest tools used to reduce poverty are education and training. When the wage earner is not able to generate enough income to supply necessities, the family is forced to live in poverty. The goal of this community is to reduce poverty through education, job training programs and case management services. This is accomplished through joint efforts and agreements between the local social service agencies. Many times families who live in poverty are not aware of the opportunities available to them because of various reasons, one being lack of transportation. By combining agency programs to fit the needs of the individual, supplying case management or supportive services, the families have a much better chance of success. This not only creates a successful family no longer on public assistance, but strengthens the community because of the increased earnings the family generates.

It is the community's goal to supply low-income families with the tools necessary to become successfully employed. These include but are not limited to transportation, rental housing assistance, case management, job training, child care assistance and

medical assistance. It is also possible to include support groups for the families who are in transition.

The city also works in cooperation with Columbus Housing Authority to make referrals to the Section 8 Voucher Program. This program requires the tenant to pay thirty percent of their gross income for rent and utilities. Housing Authority also offers a Family Self-Sufficiency (FSS) program to families currently on the Section 8 program. This program is a five-year program that provides case management and job training for families providing tools to the families so they no longer require public assistance. Part of the incentive of this program is that as the family's earnings increase and they pay more in rent, the difference between the original amount and the new rent amount is put in an escrow account. When all goals are completed and the family is no longer receiving public assistance, they receive their escrow. The Housing Authority has presented families with up to \$8,000.00 from their escrow.

j. Institutional Structure

j.1. Institutional Structure

The city's strategy for affordable and supportive housing has been and will be carried out by or in cooperation with a variety of public and private organizations and individuals. Participants in implementing the city's strategy range from regional banking organization to church groups and from the Township Trustee to various state and federal agencies.

Most of the need for affordable housing for low-income persons is met by the private sector including builders, banks, property owners, tenants and homeowners. It would be impossible to identify all of the organizations involved, much less all of the interrelationships that exist.

Some of those involved and their purpose and role are:

The City of Columbus, through the Mayor's Office and Board of Works administer federal CDBG grants which are used to finance housing rehabilitation, housing infrastructure and supporting services. The city also administered a federal Rental Rehabilitation Program which financed rehabilitation of private rental property through low interest loans. The city also allocates local funds for infrastructure improvements in support of new housing and neighborhood revitalization.

Housing Partnership, Incorporated (HPI) builds home with volunteer labor to sell to low-income owners. HPI has developed numerous homes in Columbus, several on sites acquired and cleared by the city through the HOME and HUD programs. During the past year the city donated land to HPI which provided two additional LMI home sites. HPI plans to construct and rehabilitate additional homes in 2004, but primarily uses HOME dollars for such projects.

The City of Columbus expects to use available resources for affordable and a supportive housing project in a coordinated manner through consultation and coordination with agencies and organizations involved in implementing housing and supportive services. The city believes that this is possible because the relatively small size of the community tends to allow and encourage communication. The City of Columbus has established contacts with most of the agencies and organizations that provide assisted and supportive housing related services in Columbus. The city has also provided start-up funding for several programs in the community and has otherwise indicated that it will consider assisting local organizations with any project that would provide services to low income residents.

j.2. The Columbus Housing Authority

Columbus Housing Authority administers the Section 8 Housing Assistance Payment Program. The Housing Authority has been involved in the community meetings regarding the comprehensive plan. The board members are appointed by the Mayor and consist of three Democrats, three Republicans and one resident commissioner. The Housing Authority has been involved in the development of new low income housing through involving a partnership of private profit and not-for-profit sponsors, using Low Income Housing Tax Credits. They support the city's CDBG Program.

j.3. Overcoming Gaps

The City of Columbus believes that, for the most part, the community has the public and private organizational resources and relationships needed to meet the city's housing needs. This capacity is demonstrated by the success of Columbus's community organizations such as the Columbus Housing Authority, Horizon House and Housing Partnership in securing resources and carrying out programs and projects that address the principle housing needs of the city. The principal unmet need for which additional capacity needs to be developed is in the creation of new housing affordable to low-income renters and homebuyers. The City of Columbus is currently reviewing housing development programs in other communities to identify new organizations and relationships that will support the creation of new housing affordable to low -income home-buyers and renters.

k. Coordination Efforts

The city plans to work with private and other public agencies in the community in its efforts toward the development of additional affordable housing for low-income home-buyers. The city also intends to increase its efforts to work with agencies serving persons with disabilities toward the development of additional housing opportunities.

One step toward coordinating efforts within the community is that the Department of Community Development will call quarterly meetings of all housing and social service providers. The meetings will provide an opportunity to discuss progress made towards implementing goals and objectives of the Consolidated Plan. Guest speakers will be invited to discuss particular topics of interest related to particular goals in the Plan. These

meetings will help in developing a common approach towards accomplishing goals in the Plan.

I. Public Housing Resident Initiatives

The Columbus Housing Authority has a need for the following:

- Re-surfacing Heritage Wood parking lot. This is an existing lot that has not been surfaced for at least 7 years. It is heavily traveled and in need of repair. It serves tenants who live in Heritage Woods (50 low-income families).
- Convert 799 McClure to a community center for Heritage Woods families and 1-1br. handicapped apartment. The site is currently home to the CHA administrative offices. In September 2004, CHA will be moving all its offices to the United Way Services Center. Converting this building to community space and 1 more handicapped public housing unit will make better use of this building for low-income families. (The Pence Place Community Room could also be converted to a community center for Pence Place apartments.)
- Put vinyl siding on Sycamore Place Apartment building. All low-income disabled or elderly tenants.
- Purchase 22 units of LIHTC located at Heritage Woods Phase II. CHA currently manages these units for Columbus Housing Finance Corp. a NFP group of banks as limited partners. The banks received tax credits for 15 years and now the balloon payment is due May 2005. The corporation and CHA intended CHA to purchase the property when it was time. CHA could use some financial help assistance with the purchase in addition to getting a loan. CHA may also sell some scattered sites so they don't have to borrow so much. Any amount they receive would be helpful to reduce the loan amount.

V. ACTION PLAN

This section constitutes the annual plan for utilizing Community Development Block Grant funds and other resources available to the community in 2004. Funding sources are shown below and the city's Proposed CDBG Projects follow.

Development Goals and Objectives for FY2004

It is the city's goal to enhance the community by providing residents with the tools necessary to improve their homes and neighborhoods and to provide access to resources for low and moderate-income families that will expand their economic viability.

Major objectives for accomplishing the goal are as follows:

- Improve public infrastructure in identified neighborhoods
- Improve housing stock - owner occupied and rental
- Provide money for direct client support of low and low-moderate income families and individuals
- Program Administration

a. Federal and Non-Federal Resources

CDBG FUNDS ANTICIPATED TO BE AVAILABLE FOR FY00

2004 CDBG Funds Anticipated	\$355,000
Program Income	<u>194,564</u>
▪ <i>Housing RLF</i>	
▪ <i>Economic Development RLF</i>	

PROJECTED TOTAL CDBG FUNDS	\$549,564
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The city desires to leverage local funds and local service organizations plan to allocate money, staff, and time. The city is using part of its street budget and utility budget to cover the cost of street and utility improvements in the Lincoln Central and East Columbus neighborhoods. However the city plans to help Lincoln Central provide for neighborhood development. That effort has led to the Lincoln Central neighborhood self sufficiency and employment training program getting underway in Columbus. Money, staff times or volunteer efforts for all funded public service activities provide a match for the money allocated to public service grants. The Lincoln Central staff, volunteers and partners will work with unemployed neighborhood residents to teach them a trade through the manufacturing of various items in their homes. These items then could be sold through LCNFC, area retailers and the internet. These individuals will learn the importance of time management, quality control, communication, cooperation, and other essential skills for success. That goal is that they become employable which will eventually have a positive impact their lives and in their neighborhood. The new Lincoln Central program requests \$50,000 of CDBG money with for their programming budget.

b. Activities to be Undertaken

The projected uses of funds are listed below:

Community Development Block Grant Activity and Budget Table		
Activity	Service/Project	Budget
Administration	Technical Administration and Planning	\$ 50,000.00
	Labor Standards	\$ 10,000.00
	Environmental Review	\$ 10,000.00
Subtotal		\$ 70,000.00
Public Services	Lincoln Central	\$ 50,000.00
Subtotal		\$ 50,000.00
Public Facilities	Sidewalk Improvements	\$ 100,000.00
	Accessibility Ramps	\$ 50,000.00
	Downtown Alley Project	\$ 30,000.00
	Child Care Facility	\$ 96,000.00
Subtotal		\$ 276,000.00
Housing Improvements	Rental Rehabilitation (housing authority)	\$ 68,000.00
	Owner Rehabilitation	\$ 85,000.00
Subtotal		\$ 153,000.00
Total Use of Funds		\$ 549,000.00

Following is an explanation of the use of funds for CDBG FY2004

Public Facilities and Improvements – provides funding for a number of public facility improvements from street and sidewalk repair in addition to accessibility ramps will be installed to enable the disabled community more access to sidewalks. The Lincoln Central and East Columbus Neighborhood are identified as the target neighborhood for this year. The city is expecting to improve 5 to 10 city blocks of streets, sidewalks, curbs and lighting primarily in the Lincoln Central neighborhood.

Public Services – programs provided by service organizations in Columbus to benefit low and moderate-income families.

Housing Improvement – owner occupied housing improvements to enhance and improve the housing stock for low and moderate-income families in Columbus. We anticipate working on 5 homes in the Lincoln Central and East Columbus neighborhoods and 2-3 homes in other areas of the city.

Administration - pay for consultants, legal expenses, supplies, and other administrative cost such as planning, development of neighborhood programs, and environmental review, etc.

Priority #1: Sidewalk and Public Infrastructure Improvements)

The city plans to replace and install sidewalk and accessibility ramps in the census tract block group areas determined to have predominately low and moderate income residents. Estimated CDBG funds will be \$150,000. The city will also use its road and street money in these areas if necessary.

The city is also planning to improve the alley way on the east side of Washington Street between 4th and 5th Streets. The alley improvements will consist of brickpavers, landscaping and lighting. The city previously used CDBG funds to rehabilitate an alleyway on the west side of Washington Street. Total program income for this project is estimated at \$30,000

Priority #2: Rehabilitation of Owner Occupied Homes (Low-Mod Income Owners 0-80% MFI)

Another activity which has long been a priority for the use of CDBG funds and other funds is to continue its program of rehabilitation assistance to low and moderate income home owners. A substantial portion of households assisted through this program are elderly couples and individuals, thus the average size of family assisted is relatively small.

Low-income families who receive grants are required to pay a portion of the grant if they do not satisfy the grant's requirement that they remain owner occupants for a period of 3-10 years, depending on the improvement. Also, assistance will not exceed \$15,000 per home and will be in the form of a deferred or forgivable loan, which must be repaid when the property is sold or forgiven when the affordability period is met. The total program income utilized for this program in the past year was approximately \$34,000.

From 1997 to 2000 the city had generally limited its CDBG funded owner occupied rehabilitation to areas of the city which had high concentrations of low-income households and deteriorated housing (primarily Lincoln Central and East Columbus). The city also targeted the majority of its CDBG infrastructure investment to one area (East Columbus). This targeting of investment has had its intended effect of stimulating private investment and overall neighborhood renewal. In 2001 the city opened its owner occupied rehabilitation program, focusing on HVAC needs, to eligible owners throughout the city in order to meet housing needs of families without regard to location. The city is rethinking the citywide approach to owner-occupied rehabilitation and Columbus is targeting the Lincoln Central and East Columbus neighborhoods. The city is not abandoning citywide assistance but will prioritize these neighborhoods for 2004.

The owner occupied housing rehabilitation program has contracted with Administrative Resources association (ARa) of Columbus, Inc. ARa will provide all support staff to do all phases in the administration of the rehabilitation process.

The city's goal for PY 2004 is to complete the rehabilitation of 10 owner occupied

homes with CDBG funds.

Priority #3: Rental Assistance (Low Income Tenants and the Homeless 0-50% MFI)

The City of Columbus sees the Section 8 Housing Assistance Payments and Public Housing programs run by the Columbus Housing Authority as the most effective ways of assisting the lowest income households in Columbus, including the homeless and those at risk of becoming homeless. The programs also provides financial resources that encourage and support the rehabilitation and maintenance of the city's rental housing stock and preservation of neighborhoods that contain substantial numbers of rental properties.

Columbus Housing Authority is working on the rehabilitation of some of their Public Housing units in Columbus. They desire to maintain quality housing in the community. They also plan to upgrade area housing to the accessibility needs of the community. They are requesting funds for to rehabilitate Sycamore Place Apartments. This facility is a 24 unit apartment building of 1-bedroom apartments and common space for residents. The population is comprised of both elderly and disabled adults. One hundred percent of the residents are very low income; i.e. 50% of the Area Medium Income. The facility's roof and siding are in need of replacement. The city will provide \$68,000 for this project.

Priority #4 - Affordable Childcare for Low and Moderate Families (Low-Income individual 0-80% MFI)

As indicated in the public participation section, the lack of affordable childcare for low-income families. This is a major concern to the city and the business community since many employee need childcare to work. During the next year the city intends to investigate methods of providing for the development of new affordable child care opportunities in partnership with private and public providers. The city's goal for PY 2004 and beyond is to develop a strategy for a project that would provide more housing available to low and moderate income families over a 5-year period. The city is currently studying other child care projects to determine if additional organizational structures are needed. Columbus Child Care provides childcare to low income residents. Their current facility is need of new flooring. The city will provide Columbus Childcare with \$96,000 for their floor and they will be matching the CDBG funds with \$20,000 of their money.

Priority #5: Rental Housing for the Elderly (Elderly Low-income Tenants 0-50% MFI)

As indicated by the Consolidated Plan, there are substantial waiting lists for assisted rental housing for elderly Columbus residents. There has not been any recent low income HUD housing for the elderly developed in Columbus. Most of the subsidized facilities are mixed use (disabled, elderly, and low income) The city's goal for 2004 is to identify private or public developers that have an interest in developing affordable elderly housing units and encourage them to make application for funding 10 housing units affordable to elderly families at 0-50% MFI.

Priority #6 – Neighborhood Improvement Projects

Lincoln-Central Neighborhood Family Center services nearly 10,000 children, youth and adults in an area of high low-moderate income families. The Center services census tract 101, which has one of the highest percentage of low-moderate income families in the city.

Lincoln-Central is planning to implement a self-sufficiency program for the clients of their center called Work Transition Development Program. Representative from Lincoln-Central, volunteers and partners will train unemployed neighborhood residents (verified through intake forms) to work from their homes manufacturing various items. The city is planning to provide \$50,000 for this public service project.

Priority #7 - Homeless Persons and Persons with Special Needs

The city has identified a substantial population of homeless persons, persons doubled up or persons with special housing needs. Some of the homeless persons and families currently receive assistance through Horizon House, Housing Assistance Payments Program of the Columbus Housing Authority, through shelters located in Bartholomew County and through emergency housing assistance provided by local social service agencies. Persons with special needs, principally persons with mental problems, receive assistance through group homes facilitated by Quinco Behavioral Health of Bartholomew County.

During the coming year the city will continue to monitor the needs of the homeless and special needs populations and will support applications from private groups for assistance through Emergency Shelter Grants, Transitional Housing, and other programs. The city's goal for PY 2004 is to encourage the development of 5 units. The Department of Community Development, Horizon House, Columbus Housing Authority and other community organizations will begin planning a transitional housing activity.

c. Geographic Distribution

From 1997 to 2000, the city had generally limited its CDBG funded owner occupied rehabilitation to areas of the city that had high concentrations of low-income households and deteriorated housing (Lincoln Central Area and East Columbus). The city also targeted the majority of its CDBG infrastructure investment to one area (East Columbus). This targeting of investment has had its intended effect of stimulating private investment and overall neighborhood renewal. In 2001 the city conducted an owner occupied rehabilitation program to eligible owners throughout the city to meet housing needs of families without regard to location focusing on needed HVAC repairs and replacements. The city is redirecting the majority of the rehabilitation effort at targeted neighborhoods. The effort involves a partnership with the city, ARa and the families of the targeted neighborhood. The decision to redirect redevelopment efforts at target areas reflects a belief that intense investment in bricks and mortar and people will bring about significant and substantive change to the target neighborhood. The intent of the effort is to make the targeted neighborhood a neighborhood where people are willing to invest rather than a stop on the way to a more desirable neighborhood. The target neighborhoods are within the low and

low-moderate income areas designated by the 2000 census.

Concerning targeting other housing activities, the city believes that specific opportunities and site characteristics rather than neighborhoods or other geographic area characteristics should guide investment decisions.

d. Homeless and Other Special Needs Activities

This document describes in the activities undertaken by Horizon House to provide temporary housing assistance to homeless families. Horizon House is program of Human Services, Inc., a non-profit assistance organization. The efforts of this organization helps a number of families feel safe and secure during difficult times. Horizon House reports that capacity sometimes prevents them from serving all clients whom come to their door for assistance. At this time data about the number of homeless families in Columbus is sketchy. We will begin a process this year to capture more data about the homeless population in Columbus. The city is working with the Homeless Information Sharing Group made up of local service agencies to assess the homeless needs in the community. We will continue to meet with these service agencies whose purpose will be developing more accurate information about homeless families and individuals in Columbus.

Transitional housing is identified by many service agencies in Columbus to be a priority need. The provision of transitional housing is the next small step many homeless people require after their lives have become more stable in a shelter environment. The community recognizes that many personal and social issues lead to homelessness. A transitional housing program in Columbus must identify and include the social service needs of homeless families or individuals and connect them to the correct service agency to meet the need. The city will convene a meeting of service agencies who will look at transitional housing in Columbus. The purpose will be to recommend to the city what actions should be undertaken in regards to transitional housing.

e. Other Actions

The city will begin a dialogue with the public service organizations operating in Columbus. The purpose of the meeting will be to increase understanding and improve the dissemination of information between organizations who serve low and low-moderate income families. There are many organizations in the city that direct their efforts at helping low income families. The intent of this effort will be to enhance each organization's ability to meet their identified segment need and to direct families and individuals to appropriate community services. This dialogue will help the local community identify under served populations or weaknesses in referral processes.

The activities of the social service organizations in Columbus are in place to help families who are experiencing economic difficulties. The majority of the efforts are designed to help break the cycle of poverty in the community. It is the intent that money funded to the public service portion of CDBG will be directed to organizations that

provide assistance that enhances the family's or individual's living skills or earnings potential. We will require that organizations track information about clients served and if the same services are provided to the same family or individual regularly. The information will be shared across service organizations where allowed by privacy rights.

The city will hold workshops over the next several months with landlords, tenants, homeowners, painting contractors and other concerned persons about the dangers of lead-based paint and dust in a home's environment. Public understanding of the problem and finding the licensed contractors- inspectors, risk assessors, designers, supervisors, and workers is a major problem for the city at this time. The city is in contact with the Bartholomew County Environmental office and has requested that notification be provided to Department of Community Development office and the City Building Department when EBL are found so that environmental testing can be completed. At this time, the city plans to contract any inspection or risk assessment of lead hazards identified in Columbus.

f. Monitoring

A grantee sub-recipient meeting is held at the time contracts are signed. The meeting is used to describe program requirements to the grantee and it gives grantees an opportunity to ask questions about program requirements. The city requires all grantees to provide a standard information form each time the grantee request funds or not less then every quarter if no funds are requested for a funded project. The form gathers information about family income, ethnic makeup, family structure and other information. Each grantee is monitored not less then annually on site. Those visits allow us to find out about methods used for gathering required information and other controls the organization uses to insure money is directed to the proper client base.

g. Program Specific Requirements

The city does not provide contingency funds for projects. Program income from owner occupied rehabilitation is used to fund additional owner occupied rehabilitation. We have not entered into any projects that require floating of funds and do not anticipate the need to float funds. The city has a prioritized furnace repairs to owner occupied homes.

It is the city's policy that any new project request that exceeds 15% of the annual plan budget must give public notice and provide a 30-day comment period prior to the allocation of funds for the new project.

h. Minority Business Outreach

The city includes a requirement that grantees that subcontract include outreach to minority and women owned businesses. We expect them to maintain records of subcontractors contacted and a list that identifies minority contractors who is interested in working with the CDBG program.

Tables

Table 1 Columbus city, Indiana						Source of Data: CHAS Data Book		Data Current as of: 2000			
Household by Type, Income, & Housing Problem * Or, based upon HUD adjusted income limits, if applicable. ** Includes all income groups -- including those above 95% of MFI	Renters					Owners					
	Elderly	Small Related	Large Related	All	Total	Elderly	Small Related	Large Related	All	Total	Total
	1 & 2	(2 to 4)	(5 or more)	Other	Renters	1 & 2	(2 to 4)	(5 or more)	Other	Owners	Households
	member households			Households		member households			Households		
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)
1. Very Low Income (Household Income <= 50% MFI)	655	827	93	722	2,297	754	288	87	201	1,330	3,627
2. Household Income <=30% MFI	399	409	35	301	1,144	302	105	14	110	531	1,675
% with any housing problems	26.8	73.6	71.4	70.8	56.5	46	81	28.6	68.2	57.1	56.7
% Cost Burden >50% and other housing problems	5	2.4	28.6	3.3	4.4	0	0	0	0	0	3
% Cost Burden >30% to <=50% and other housing problems	0	2.4	0	0	0.9	1.3	0	0	0	0.8	0.8
% Cost Burden <=30% and other housing problems	0	0	0	0	0	0	0	0	0	0	0
% Cost Burden >50% only	19.3	64.1	42.9	60.8	46.9	30.8	77.1	28.6	57.3	45.4	46.4
% Cost Burden >30% to <=50% only	2.5	4.6	0	6.6	4.3	13.9	3.8	0	10.9	10.9	6.4
3. Household Income >30 to <=50% MFI	256	418	58	421	1,153	452	183	73	91	799	1,952
% with any housing problems	55.5	74.4	34.5	81.2	70.7	28.3	62.3	74	69.2	44.9	60.1
% Cost Burden >50% and other housing problems	0	1	0	4.8	2.1	0	0	0	0	0	1.2
% Cost Burden >30% to <=50% and other housing problems	3.9	2.4	17.2	0	2.6	0	0	0	0	0	1.5
% Cost Burden <=30% and other housing problems	5.9	0	0	2.4	2.2	0	0	13.7	0	1.3	1.8
% Cost Burden >50% only	11.7	9.6	0	18.8	12.9	12.6	30.6	13.7	48.4	20.9	16.2
% Cost Burden >30% to <=50% only	34	61.5	17.2	55.3	50.9	15.7	31.7	46.6	20.9	22.8	39.4
4. Household Income >50 to <=80% MFI	210	542	158	407	1,317	693	418	95	332	1,538	2,855
% with any housing problems	47.6	31.7	43	37.8	37.5	18.5	43.5	60	34.6	31.3	34.2
% Cost Burden >50% and other housing problems	9.5	0	0	0	1.5	0	0	0	0	0	0.7
% Cost Burden >30% to <=50% and other housing problems	0	0	0	2.5	0.8	0	0	0	0	0	0.4
% Cost Burden <=30% and other housing problems	4.8	8.9	40.5	1	9.6	0	2.4	36.8	0	2.9	6
% Cost Burden >50% only	9.5	0	0	2.5	2.3	4.2	7.7	4.2	6	5.5	4
% Cost Burden >30% to <=50% only	23.8	22.9	2.5	31.9	23.4	14.3	33.5	18.9	28.6	22.9	23.1
5. Household Income >80% MFI	130	933	151	804	2,018	1,532	4,339	581	872	7,324	9,342
% with any housing problems	7.7	5.7	11.9	6.1	6.4	1.7	6	10.2	11.2	6.1	6.1
% Cost Burden >50% and other housing problems	0	0	0	0	0	0	0	0	0	0	0
% Cost Burden >30% to <=50% and other housing problems	7.7	0	0	0	0.5	0	0	0	0	0	0.1
% Cost Burden <=30% and other housing problems	0	5.3	11.9	0.5	3.5	0.5	0.2	3.4	0.5	0.5	1.2
% Cost Burden >50% only	0	0	0	0	0	0	0	0	1.6	0.2	0.1
% Cost Burden >30% to <=50% only	0	0.4	0	5.6	2.4	1.2	5.8	6.7	9.2	5.3	4.7
6. Total Households	995	2,302	402	1,933	5,632	2,979	5,045	763	1,405	10,192	15,824
% with any housing problems	36.1	36.4	32.6	39.2	37	14.1	12.7	22.8	25	15.6	23.2

Table 1A - Homeless and Special Needs

Individuals					
		Estimated Need	Current Inventory	Unmet Need / Gap	Relative Priority
Beds / Units	Emergency Shelter	36	10	26	Medium
	Transitional Housing	36	7	29	Medium
	Permanent Housing	115	95	20	Medium
	Total	187	112	75	
Estimated Supportive Services Slots	People/Year Job Training	45	15	30	Medium
	Case Management	105	25	80	Medium
	Substance Abuse Treatment	25	9	16	Medium
	Mental Health Care	75	18	57	Medium
	Housing Placement	55	12	43	Medium
	Life Skills Training	105	23	82	Medium
	Other (GED)	5	1	4	Low
Estimated Sub-populations	Chronic Substance Abusers	25	10	15	Medium
	Seriously Mentally Ill	35	13	22	Medium
	Dually - Diagnosed	20	10	10	Medium
	Veterans	9	5	4	Low
	Persons with HIV/AIDS	22	4	18	Low
	Victims of Domestic Violence	15	7	18	Low
	Youth	8	4	4	Low
	Other (Hispanic)	5	1	4	Low
Persons in Families with Children					
Beds / Units	Emergency Shelter	72	40	32	High
	Transitional Housing	208	163	45	High
	Permanent Housing	893	624	269	High
	Total	1173	827	346	
Estimated Supportive Services Slots	Persons Served Job Training	52	15	37	High
	Case Management	160	44	116	High
	Substance Abuse Treatment	27	7	20	Medium
	Mental Health Care	27	13	14	Medium
	Housing Placement	184	46	138	High
	Life Skills Training	140	42	98	High
	Other (GED Education)	12	1	11	
Estimated Sub-Populations	People/Year Chronic Substance Abusers	16	8	8	None
	Seriously Mentally Ill	16	4	12	None
	Dually – Diagnosed	7	4	3	None
	Veterans	8	4	4	Low
	Persons with HIV/AIDS	20	2	18	Low
	Victims of Domestic Violence	27	13	14	High
	Youth	0	0	0	None
	Other (Hispanic)	7	1	6	None

Table 1B Special Needs of the Non-Homeless			
Sub-Populations	Priority Need High, Medium, Low, No Such Need	Estimate d Priority Units	Estimated Dollars to Address
Elderly	M	18	\$1,258,400
Frail Elderly	M	5	314,600
Severe Mental Illness	L	8	579,268
Developmentally Disabled	M	3	231,707
Physically Disabled	M	3	231,707
Persons w/ Alcohol/Other Drug Addictions	M	8	579,268
Persons w/ HIV/AIDS	L	2	115,854
Other (Specify)			
Total			\$3,310,804.00

Table 2

Geographic area	Total population	Percent of total population								
		Race							His-panic or Latino (of any race)	White alone, not Hispanic or Latino
		One race						Two or more races		
		White	Black or African American	Amer-ican Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some other race			
Bartholomew County	71,435	94.2	1.8	0.1	1.9	0	1	1	2.2	93
CENSUS TRACT										
Tract 101	4,792	89.5	5.3	0.4	0.5	0.1	2.5	1.7	4.8	87.6
Tract 102	4,341	94.3	2.9	0.2	0.8	0	0.9	0.9	2.2	93.3
Tract 103	3,687	94.9	1	0	2.4	0.2	0.4	1.2	1.5	94.1
Tract 104	4,691	92.5	2.2	0.1	2.6	0	1	1.5	1.7	92.3
Tract 105	4,908	92.3	2.3	0.1	3.5	0	1.1	0.8	3.1	90.5
Tract 106	4,989	92.1	3.2	0.1	3	0	0.6	1	1.1	91.3
Tract 107	3,590	89.9	2.5	0.1	2.5	0	3.8	1.2	5.9	87.8
Tract 108	3,742	88.2	2.5	0.3	5.3	0	2.1	1.6	4.9	85.4
Tract 109	3,820	87.6	1.4	0.1	9.8	0	0.4	0.8	0.7	87

Table 3A

Historic Census Counts for Indiana Incorporated and Census Designated Places 1900 to 2000											
STATS Indiana	1900	1910	1920	1930	1940	1950	1960	1970	1980	1990	2000
Indiana	2,516,462	2,700,876	2,930,390	3,238,503	3,427,796	3,934,224	4,662,498	5,195,392	5,490,210	5,544,159	6,080,485
Columbus city	8,130	8,813	8,990	9,935	11,738	18,370	20,778	26,457	30,614	31,802	39,059

Table 3B


 Indiana Population Projections - Columbus, IN Metro Area, Total							
Note: Metro areas that show (pt) include only projections for the Indiana counties in that area							
Year	Total	Pre-School 0-4	School Age 19-May	College Age 20-24	Young Adult 25-44	Older Adult 45-64	Seniors 65+
2000	71,435	5,260	15,182	4,000	21,181	17,160	8,652
2005	70,878	4,924	14,781	3,877	20,131	18,258	8,907
2010	71,257	4,949	14,193	3,867	19,514	19,024	9,710
2015	72,111	5,044	13,951	3,819	19,219	19,167	10,911
2020	73,170	5,047	14,061	3,759	18,996	19,015	12,292
2025	74,247	5,065	14,173	3,745	18,827	18,611	13,826
2030	75,255	5,105	14,238	3,767	18,792	18,257	15,096
2035	76,129	5,148	14,337	3,793	18,873	18,119	15,859
2040	76,881	5,191	14,457	3,822	19,006	18,070	16,335
This region includes the following counties: Bartholomew County, IN							
Data source: Indiana Business Research Center							
Provided by: Indiana Business Research Center, IU Kelley School of Business							

Table 4

New Residential Permits by County, Total Units and Cost: 2002						
	Total Units			Total Cost(\$000)		
	2001	2002	% Change	2001	2002	% Change
Indiana	39,117	39,596	1.22%	4,876,861	4,979,507	2.10%
Bartholomew	223	131	-41.26%	31,357	19,388	-3800.00%

Table 5: Block Group Low Mod Estimates for Columbus			
CENSUS TRACT	BLKGRP	POPULATION	LOW-MOD PCT
101	1	1809	64.8
	2	911	65.8
	3	1429	85.6
	4	643	67.8
102	1	677	22.0
	2	844	20.9
	3	1073	50.9
	4	1747	44.8
103	1	2057	5.8
	2	813	33.0
	3	812	9.6
104	1	23	
	1	2188	60.3
	2	1695	24.7
	3	782	13.3
105	1	1078	11.4
	2	856	61.8
	3	803	16.2
	4	574	65.5
	5	1585	22.4
106	1	1064	30.5
	2	1213	37.7
	3	1093	71.1
	4	1262	38.2
107	1	820	53.0
	2	1306	51.5
	3	1462	68.2
108	4	14	100.0
	1	866	70.9
	2	1086	51.0
	3	1002	58.5
	4	755	59.2
109	1	492	34.9
	2	564	9.9
	3	86	21.7
	4	1543	11.0

Table 6: PRIORITY HOUSING NEEDS (households)			Priority Need Level High, Medium, Low	Unmet Need	Goals
Renter	Small Related	0-30%	H	80	10 3 (transitional)
		31-50%	H	119	10
		51-80%	L	98	
	Large Related	0-30%	H	13	10 (2 transitional)
		31-50%	H	29	10
		51-80%	L	26	
	Elderly	0-30%	M	164	5
		31-50%	M	124	5
		51-80%	L	65	10
	All Other	0-30%	H	113	12
		31-50%	M	110	
		51-80%	L	75	
Owner	0-30%	M	182	10(forgivable loans)	
	31-50%	M	177	15(forgivable loans)	
	51-80%	L	216	15(forgivable oans) 20 (training)	
Special Populations		0-80%	M	20	
Total Goals				1611	
Total 145 Goals					

Table 7 PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, No Such Need	ESTIMATED DOLLARS NEEDED TO ADDRESS
PUBLIC FACILITY NEEDS		
Senior Centers	M	8,0000,000
Youth Centers	N	0
Neighborhood Facilities	M	100,000
Child Care Centers	H	100,000
Parks and/or Recreation Facilities	N	0
Health Facilities	M	0
Parking Facilities	N	0
Other Public Facilities	M	50,000
INFRASTRUCTURE IMPROVEMENT		
Solid Waste Disposal Improvements	N	0
Flood Drain Improvements	N	0
Water Improvements	N	0
Street Improvements	M	0
Sidewalk Improvements	M	100,0000
Sewer Improvements	N	0
Asbestos Removal	N	0
Other Infrastructure Improvement Needs	H	50,000
PUBLIC SERVICE NEEDS		
Senior Services	M	50,000
Handicapped Services	M	50,000
Youth Services	N	0
Transportation Services	N	0
Substance Abuse Services	N	0
Employment Training	N	0
Crime Awareness	N	0
Fair Housing Counseling	M	5,000
Tenant/Landlord Counseling	M	5,000
Child Care Services	N	0
Health Services	N	25,000
Other Public Service Needs	L	0

Table 7		
PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, No Such Need	ESTIMATED DOLLARS NEEDED TO ADDRESS
ACCESSIBILITY NEEDS		
Accessibility Needs	H	50,000
HISTORIC PRESERVATION NEEDS		
Residential Historic Preservation Needs	N	0
Non-Residential Historic Preservation Needs	N	0
ECONOMIC DEVELOPMENT NEEDS		
Commercial-Industrial Rehabilitation	N	0
Commercial-Industrial Infrastructure	N	0
Other Commercial-Industrial Improvements	N	0
Micro-Business	N	0
Other Businesses	N	0
Technical Assistance	N	0
Other Economic Development Needs	N	0
OTHER COMMUNITY DEVELOPMENT NEEDS		
Energy Efficiency Improvements	N	0
Lead Based Paint/Hazards	L	10,000
Code Enforcement	N	0
PLANNING		
Planning	N	0

TOTAL ESTIMATED DOLLARS NEEDED TO ADDRESS:

\$595,000

Attachments

Maps

Map 1 - 6 - Low/Moderate Income Areas

Currently no Public Comments received regarding the plan.

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